

FIG 1

(101) Example HTML Encoding

```
<html>
  <body>
    <a href="http://www.cnn.com">news</a>
```

```
</body>
```

(102) Display portion (news)

(103) Reference portion (www.cnn.com)

FIG 2

(201) Example email

To: you@hotmail.com

(202) Made to appear it is from
a known trusted party
(eg citibank.com)

Subject: Account overdrawn

Dear valued customer:

- (203) Hypertext link

Please check your balance, your account may be seriously overdrawn.

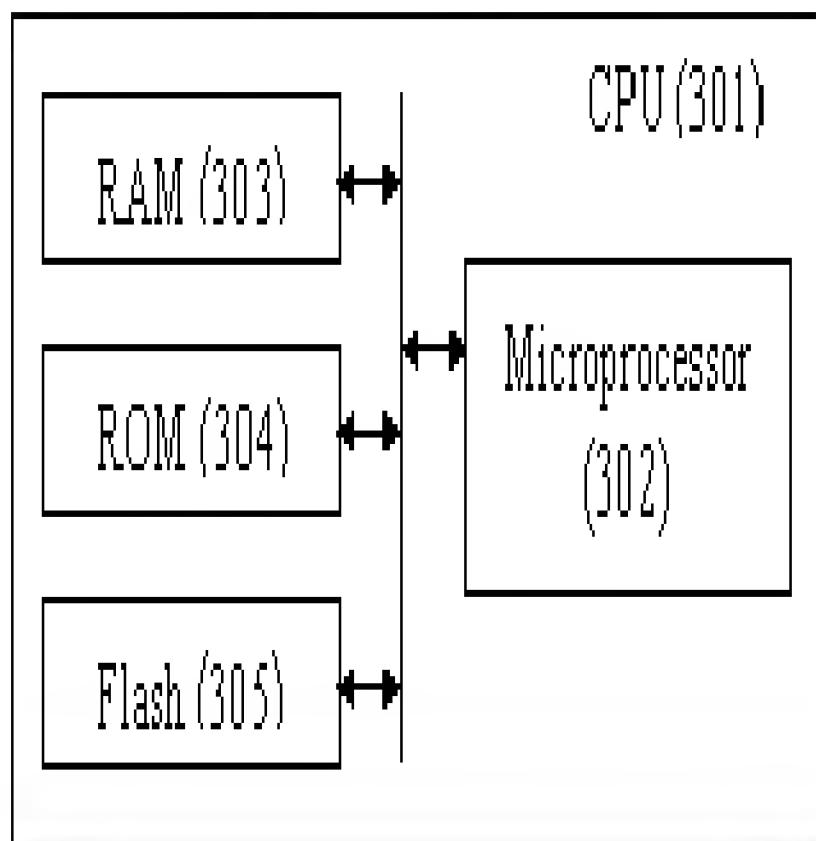
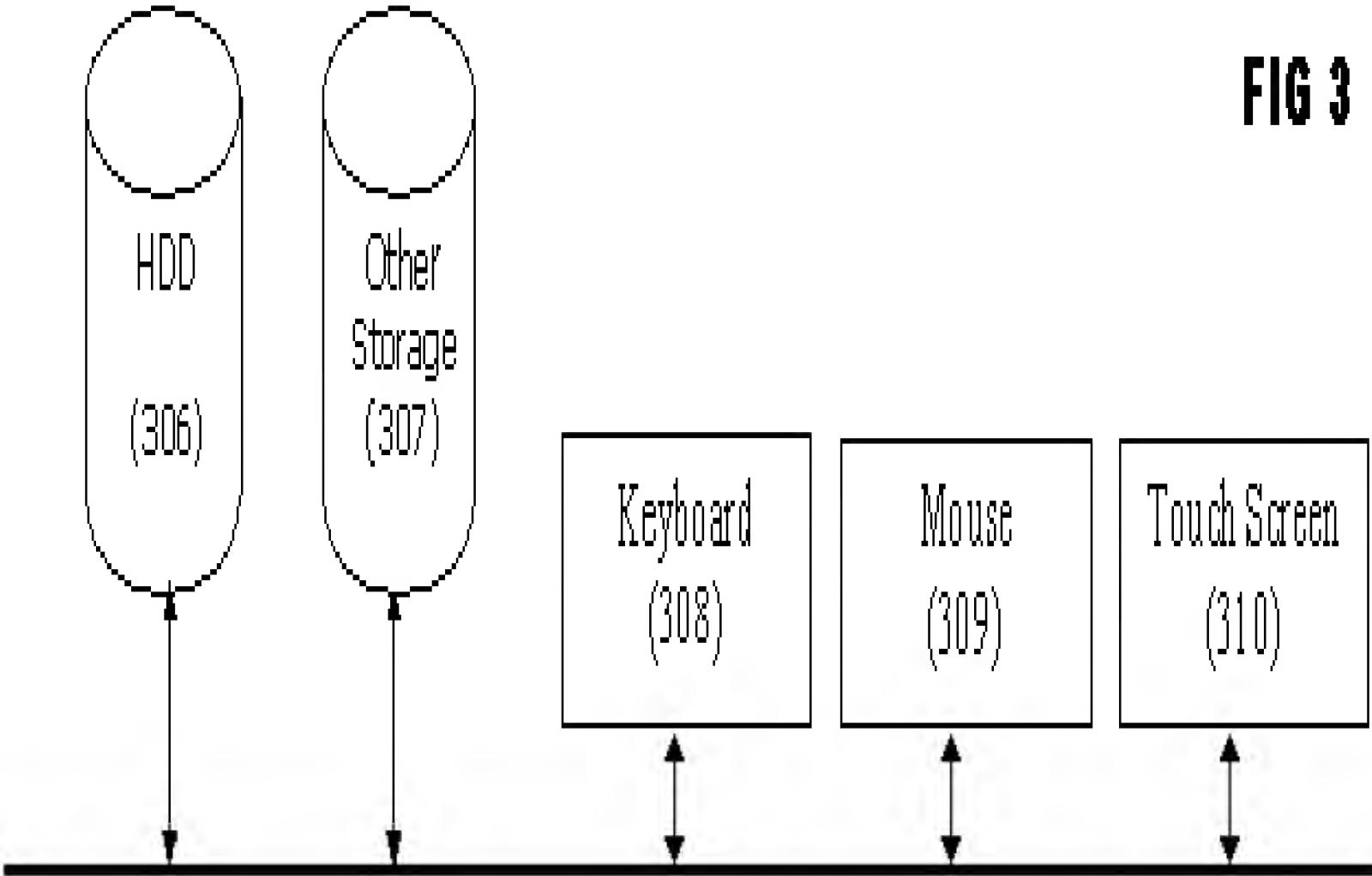
→ (204) Where the display portion makes it appear to link to trusted party (citibank.com)

[citibank.com](http://citibank.myserver.ru)

(205) Actually references
someone else's web site
(eg myserver.ru)

Thank you.

FIG 3



Application
Program
(404)

Web
Browser
(405)

Email
Program
(406)

Direct User
Interface
Program
(407)

Vault Manager
Interface
(403)

Vault Manager
(402)

Vault
Storage
(401)

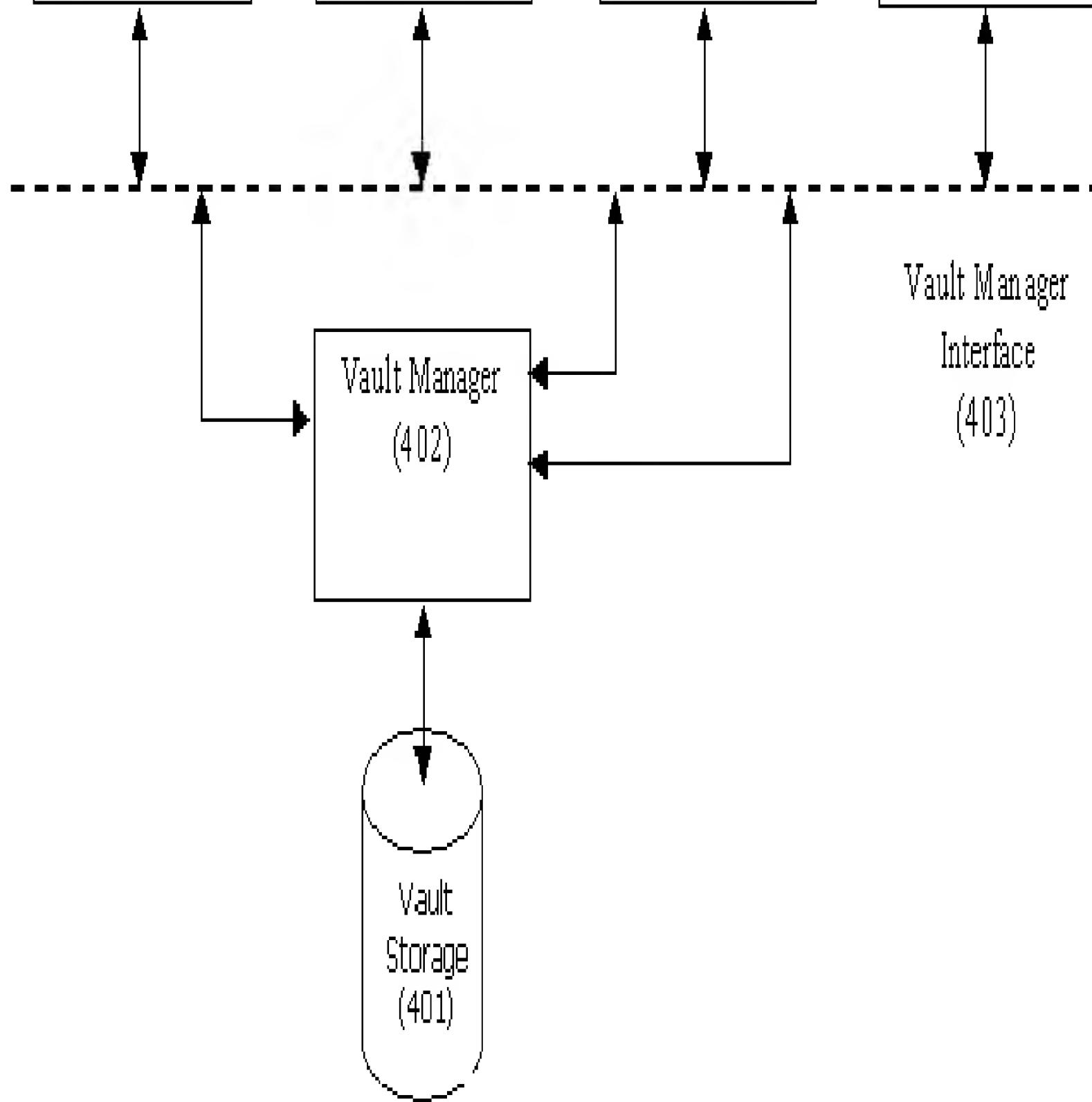


FIG 5

(501) Required	Trusted party's public key
(502) Optional	User's public key for this relationship
(503) Optional	User's private key for this relationship
(504) Optional	User's certificate
(505) Optional	Trusted party's recognizable name
(506) Optional	Trusted party's domain name
(507) Optional	Trusted party's email address
(508) Optional	Trusted party's recognizable name

FIG 6

(601) Identifier code and length value

(602) X.509 Certificate that contains
public key and domain name

(603) Signed with private key
of certificate holder in (602)

(604) Signature of Image

(605) Signature of Document

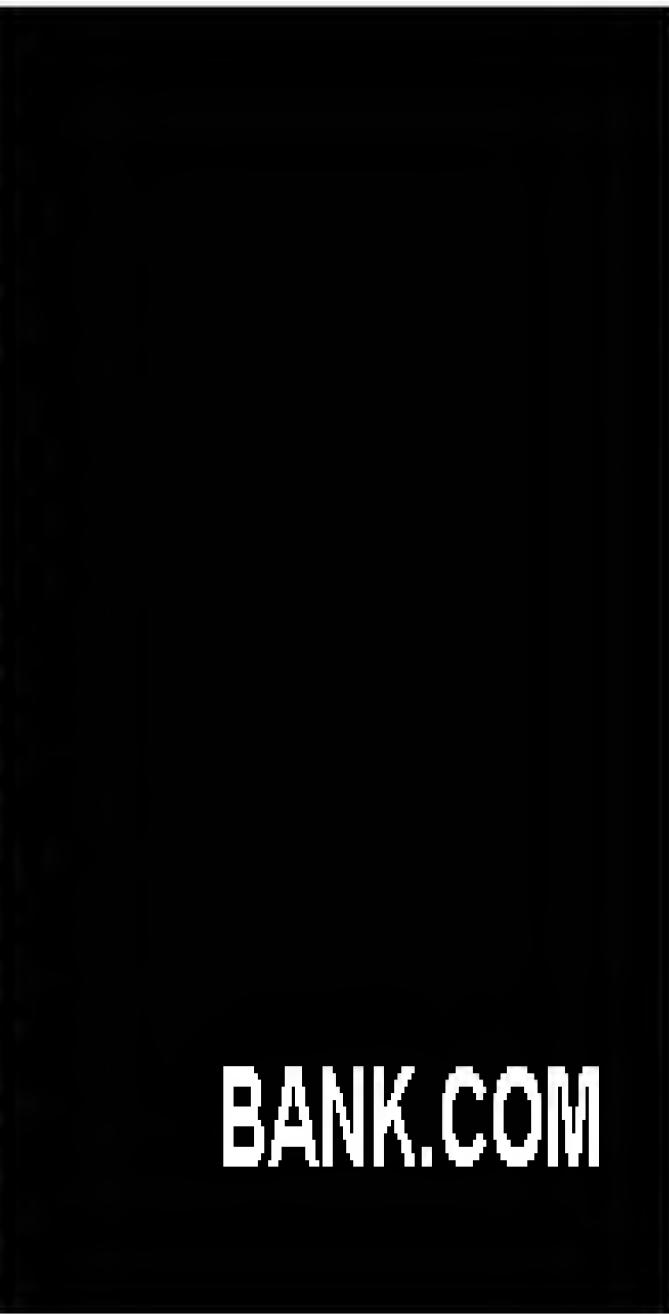
(606) Additional Information

(607) Signature Algorithm

(608) Signature

FIG 7

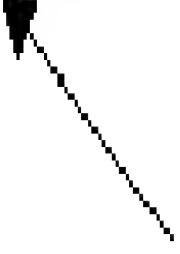
Sample of binary encoding
within an image



BANK.COM

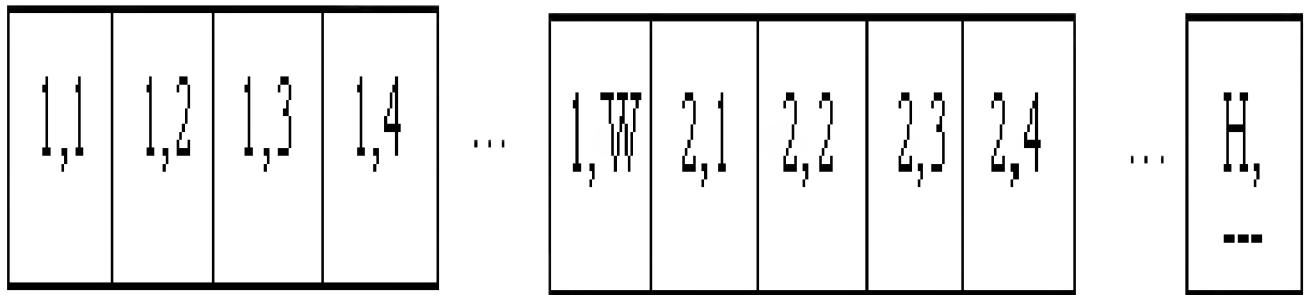


(702) Identity Block encoded
at left edge of image

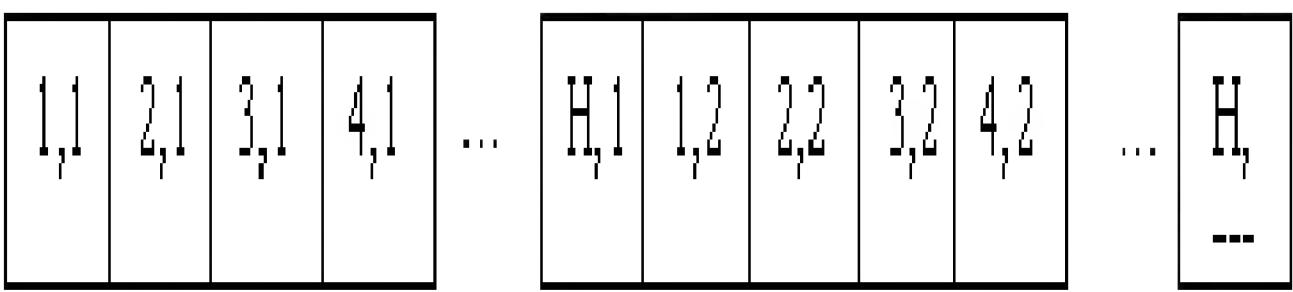


(703) Remainder of image
can be anything

(8.01) Row ordered pixels



(8.02) Column ordered pixels



(8.03) Sample Text Overwrite (column ordered pixels)

T	E	X	T		O	V	E	R	W	R	I	T	E
1,1	2,1	3,1	4,1	5,1	6,1	7,1	8,1	9,1	10,1	11,1	12,1	13,1	14,1